What is claimed is:

1. An apparatus adapted to generate contract documents, the apparatus comprising: a plurality of computing platforms;

a plurality of memory storage devices coupled to the computing platforms, the plurality of memory devices comprising a first memory storage device storing a database of items, a second memory storage device storing rules corresponding to each item, a third memory storage device storing rules corresponding to each requestor, a fourth memory storage device storing a database of generated documents, and a secure memory storage device;

a plurality of networks coupled to the plurality of computing platforms, the computing platforms capable of receiving and transmitting requests for the items by requestors via the plurality of networks, the computing platforms being programmed to:

- (a) process requests of items by at least one requestor by;
- (1) determining if at least one of the items requested is stored in the first memory storage device;
- (2) retrieving rules corresponding to the at least one requestor stored in the third memory storage device;
- (3) retrieving from the second memory storage device rules relating to the requested items;
- (4) generating a document based on relationships between a first set of retrieved rules corresponding to the at least one requestor and a second set of retrieved rules corresponding to the requested items;
- (b) display the document on a graphical user interface;
- (c) transmit the document to the at least one requestor over the plurality of networks;



- (d) permit the requestor to modify the document and transmit the modified document to the computing platforms;
 - (e) store the modified document in the secure storage device;
 - (f) deliver the modified document to at least one human operator for review; and
- (g) permit the operator to modify data and the rules in the first, second, and third memory devices.
- 2. The apparatus as claimed in claim 1, wherein the items in the first memory storage device define products.
- 3. The apparatus as claimed in claim 1, wherein the rules in the second memory storage device define legally binding rules regarding each of the items stored in the first memory storage device.
- 4. The apparatus as claimed in claim 1, wherein the rules in the third memory storage device define preferences of each requestor.
- 5. The apparatus as claimed in claim 1, wherein the secure memory storage device stores the items of the first memory storage device and the rules of the second and third memory storage devices.
- 6. The apparatus as claimed in claim 1, wherein the plurality of networks includes a public network.

- 7. The apparatus as claimed in claim 6, wherein the computing platforms are further programmed to deliver the modified document to the at least one human operator for review via the public network.
- 8. The apparatus as claimed in claim 1, wherein the computing platforms are further programmed to determine if the rules stored in the second memory storage device are valid.
- 9. The apparatus as claimed in claim 1, wherein the computing platforms are further programmed to determine if the rules stored in the third memory storage device are valid.
- 10. The apparatus as claimed in claim 1, wherein the computing platforms are further programmed to process the requests of the items by the at least one requestor by determining if the requestor is authorized to access any one of the plurality of memory storage devices.
- 11. The apparatus as claimed in claim 1, wherein the computing platforms are further programmed to deny access to the plurality of memory storage devices to an unauthorized operator.
- 12. A method to generate contract documents, the method comprising: providing at least three databases and a maintenance engine for at least one of the databases;

generating at least one document as a function of relationships between the at least three databases;

providing the document for review by at least one of a customer, a salesperson, and a legal specialist;

storing the reviewed document in a protected format; and submitting the document to at least one customer.

13. The method as claimed in claim 12, the method further comprising:

determining if at least one of a plurality of items requested by the salesperson is stored in one of the at least three databases;

retrieving rules corresponding to the at least one customer stored in one of the at least three databases; and

retrieving rules relating to the requested items stored in one of the at least three databases.

- 14. The method as claimed in claim 13, the method further comprising: determining if the rules corresponding to the at least one customer are valid; and determining if the rules relating to the requested items are valid.
- 15. The method as claimed in claim 12, the method further comprising:

 displaying the document on a graphical user interface;

 transmitting the document to the at least one of the customer, the salesperson, and the

legal specialist over a plurality of networks to a plurality of computing platforms;

permitting the at least one of the customer, the salesperson, and the legal specialist to modify the document and transmit the modified document over the plurality of networks to the plurality of computing platforms;

storing the modified document in a secure storage device;

delivering the modified document to at least one human operator for review; and

permitting the operator to modify data, the rules corresponding to the plurality of

customers, and the rules relating to the requested items.

- 16. The method as claimed in claim 15, the method further comprising:

 determining if the customer is authorized to revise the modified document.
- 17. The method as claimed in claim 12, the method further comprising: notifying the salesperson that the document is being generated.